

Information to identify the case:

Debtor 1	<u>Patricia Ann Smith</u>	Social Security number or ITIN	xxx-xx-4455
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-32249-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia Ann Smith

2/2/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patricia Ann Smith
 Debtor

Case No. 17-32249-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db	+Patricia Ann Smith, 31 Meade Street Floor 2, West Orange, NJ 07052-6003
517157014	Apothaker & Assoc, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
517157016	Bank of New York Mellon, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386
517157017	Celentano Stadmauer & Walentowicz LLP, 1035 US Highway 46 Ste B208, Clifton, NJ 07013-2469
517157023	PMAB LLC, 4135 Southstream Blvd Ste 400, Charlotte, NC 28217-4636
517157022	Pluese, Becker & Slatzman, LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
517157024	SLS, PO Box 620188, Atlanta, GA 30362-2188
517157025	St. Barnabas Hospital, 95 Old Short Hills Rd, West Orange, NJ 07052-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:52	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:47	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
517157015	EDI: BANKAMER.COM Feb 02 2018 23:04:00	Bank of America, PO Box 31785,
	Tampa, FL 33631-3785	
517157018	EDI: HFC.COM Feb 02 2018 23:04:00	HSBC Bank Nevada NA, 1111 N Town Center Dr,
	Las Vegas, NV 89144-6364	
517157019	EDI: IRS.COM Feb 02 2018 23:04:00	IRS - Centralized Insolvency Operations, PO Box 7346,
	Philadelphia, PA 19101-7346	
517157021	EDI: RESURGENT.COM Feb 02 2018 23:04:00	LVNV Funding LLC, PO Box 10497,
	Greenville, SC 29603-0497	

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517157020*	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517157013	##Allendale County Hospital, 1787 Allendale Fairfax Hwy, Fairfax, SC 29827-9133

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Cassandra C. Norgaard	on behalf of Debtor Patricia Ann Smith	cnorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;	crose@norgaardfirm.com;	l84grandno@gmail.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com,	NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com		
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin	jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com,lvala@rltlawfirm.com,	rgaydos@rltlawfirm.com	
Rebecca Ann Solarz	on behalf of Creditor	The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of	CWABS, Inc., Asset-Backed Certificates, Series	2007-1
rsolarz@kmlawgroup.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5